

IN THE CLAIMS

The following is a current listing of claims and will replace all prior versions and listings of claims in the application. Please amend the claims as follows:

1-86. (Canceled)

87. (Currently Amended) A method, comprising:

a computer system of a financial institution storing an actual name of a first entity and an actual account number for maintaining an actual credit financial account that has been established for a the first entity;

the computer system the financial institution establishing for the first entity a first pseudo credit account number corresponding to the actual credit financial account, an identifier for the pseudo-credit account, and a pseudo-expiration date for the pseudo-credit account;

the computer system financial institution subsequently receiving the first pseudo credit account number identifier from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, wherein the financial institution being is different from each of the first and second entities;

the financial institution withholding from the second entity information regarding the actual credit account;

responsive to the computer system authenticating the received first pseudo account number, the computer system financial institution transmitting an authorization for payment for the purchase on behalf of the first entity to the second entity under the pseudo-credit account identifier; and

the computer system financial institution applying a charge against the actual financial credit account in an amount corresponding to the payment;

wherein the purchase is performed without the second entity receiving the actual name of the first entity and without the second entity receiving the actual account number for the actual financial account.

88. (Currently Amended) The method of claim 87, further comprising: ~~the financial institution withholding from the second entity information regarding an actual identity of the first entity~~

the computer system storing an actual expiration date for the actual financial account;

the computer system establishing for the first entity a first pseudo expiration date corresponding to the actual financial account; and

the computer system receiving the first pseudo expiration date from the second entity through the electronic network in association with the purchase;

wherein transmitting the authorization for payment is further responsive to the computer system authenticating the first pseudo expiration date;

wherein the purchase is performed without the second entity receiving the actual expiration date.

89. (Currently Amended) The method of claim 87, wherein the ~~establishing of the pseudo credit account identifier by the financial institution includes configuring the first pseudo credit account number identifier is a single-use pseudo account number so that it can be used only once.~~

90. (Currently Amended) The method of claim 87, ~~wherein the establishing of the pseudo credit account identifier by the financial institution includes selecting a pseudo account number as the identifier for the pseudo credit account~~ further comprising:

the computer system storing an actual address of the first entity, wherein the purchase is performed without the second entity receiving the actual address.

91. (Currently Amended) The method of claim ~~90~~ 87, wherein the ~~selecting of the pseudo account number by the financial institution includes selecting a pseudo credit card number as the pseudo account number~~ transmitting the authorization for payment is accomplished via a standard payment authorization network, wherein the actual financial account is a credit account.

92. (Currently Amended) The method of claim 87, further comprising: including

the ~~financial institution~~ computer system establishing for the first entity a ~~further~~ second pseudo ~~credit~~ account number and a second pseudo expiration date corresponding to a ~~further~~ second actual ~~credit~~ financial account, ~~an identifier for the further pseudo credit account, and a pseudo expiration date for the further pseudo credit account;~~ and

the computer system establishing ~~at the financial institution~~ a rule set defining when to use each of the first and second pseudo ~~credit~~ account[[s]] numbers.

93-147. (Canceled)

148. (Currently Amended) The method of claim 87, wherein the ~~first and~~ second entity[[ies]] is a ~~are~~ registered user[[s]] of a privacy service provided by the financial institution ~~that is configured to establish the pseudo credit account.~~

149. (Previously Presented) The method of claim 87, wherein the electronic network includes the Internet.

150. (Currently Amended) A computer system ~~of associated with~~ a financial institution, comprising:

one or more processors;

memory storing program instructions executable by the one or more processors to:

~~maintain~~ store an actual name of a first entity and an actual account number for an actual ~~credit~~ financial account that has been established for a the first entity;

establish for the first entity a first pseudo ~~credit~~ account number corresponding to the actual ~~credit~~ financial account, ~~an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;~~

receive the first pseudo ~~credit~~ account number identifier from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, wherein the financial institution ~~being~~ is different from each of the first and second entities;

transmit, in response to the received first pseudo account number, an authorization for payment for the purchase on behalf of the first entity to the second entity ~~under the pseudo credit account identifier;~~ and

apply a charge against the actual financial ~~credit~~ account in an amount corresponding to the payment;

wherein the ~~computer system~~ purchase is ~~configured to withhold information regarding the actual credit account from the performed without the~~ second entity receiving the actual name of the first entity and without the second entity receiving the actual account number for the actual financial account.

151. (Currently Amended) The computer system of claim 150, wherein the first pseudo ~~credit~~ account identifier number is a single-use ~~identifier~~ number.

152. (Previously Presented) The computer system of claim 150, wherein the purchase is of a service.

153. (Currently Amended) The computer system of claim 150, wherein the second entity ~~has previously received~~ receives the pseudo credit account identifier from the first entity.

154. (Currently Amended) The computer system of claim 150, wherein the first pseudo ~~credit~~ account ~~identifier~~ number is received via the Internet, and wherein the first pseudo ~~credit~~ account ~~identifier~~ number is not usable by the second entity to derive the actual identity of the first entity.

155-159. (Canceled)

160. (Previously Presented) The computer system of claim 150, wherein the electronic network includes the Internet.

161. (Currently Amended) The computer system of claim 150, wherein the ~~first and~~ second entity~~[[ies]]~~ are is a registered user~~[[s]]~~ of a privacy service provided by the financial institution that is configured to establish the pseudo credit account identifier.

162. (Currently Amended) A computer-readable medium ~~storing~~ having stored thereon ~~program computer-executable~~ instructions that, if executable ~~executed~~ by a computer system of a financial institution, cause the computer system to perform a method comprising:

~~maintain~~ storing an actual name of a first entity and an actual account number for an actual ~~credit~~ financial account that has been established for a ~~the~~ first entity;

establishing for the first entity a ~~first~~ pseudo ~~credit~~ account number corresponding to the actual ~~credit~~ financial account, ~~an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;~~

receiving the first pseudo ~~credit~~ account number ~~identifier~~ from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, wherein the financial institution ~~being~~ is different from each of the first and second entities;

transmitting, in response to the received pseudo account number, an authorization for payment ~~on behalf of the first entity for the purchase~~ to the second entity ~~under the pseudo credit account identifier without providing information regarding the actual credit to the second entity;~~ and

applying a charge against the actual ~~credit~~ financial account in an amount corresponding to the payment;

wherein the purchase is performed without the second entity receiving the actual name of the first entity and without the second entity receiving the actual account number for the actual financial account.

163. (Currently Amended) The computer-readable medium of claim 162, wherein the pseudo ~~credit~~ account ~~identifier~~ number is received via the Internet, and wherein the pseudo ~~credit~~ account ~~identifier~~ number is not usable by the second entity to derive the actual identity of the first entity.

164. (Currently Amended) The computer-readable medium of claim 162, wherein the pseudo ~~credit~~ account ~~identifier~~ number is a single-use ~~identifier~~ number.

165. (Previously Presented) The computer-readable medium of claim 162, wherein the electronic network includes the Internet.

166. (Currently Amended) The computer-readable medium of claim 162, wherein the ~~first and~~ second entity[[ies]] is a ~~are~~ registered user[[s]] of a privacy service provided by the financial institution ~~that is configured to establish the pseudo credit account identifier~~.

167. (Currently Amended) The method of claim 87, wherein the pseudo ~~credit~~ account ~~identifier~~ number is provided to the second entity over the electronic network by a privacy server that is distinct from the financial institution.

168. (Currently Amended) The method of claim 87, wherein the authorization for payment is transmitted via a standard payment authorization network, wherein the actual financial ~~institution~~ account ~~is an issuer of credit~~ a credit account.

169. (New) The computer system of claim 150, wherein the program instructions are further executable by the one or more processors to:

store an actual expiration date for the actual financial account;

establish for the first entity a first pseudo expiration date corresponding to the actual financial account; and

receive the first pseudo expiration date from the second entity through the electronic network in association with the purchase;

wherein transmitting the authorization for payment is further responsive to the computer system authenticating the first pseudo expiration date;

wherein the purchase is performed without the second entity receiving the actual expiration date.

170. (New) The computer system of claim 150, wherein the program instructions are further executable by the one or more processors to store an actual address of the first entity, wherein the purchase is performed without the second entity receiving the actual address.

171. (New) The computer system of claim 150, wherein the authorization for payment is transmitted via a standard payment authorization network, wherein the actual financial account is a credit account.

172. (New) The computer-readable medium of claim 162, wherein the method further comprises:

storing an actual expiration date for the actual financial account;

establishing for the first entity a first pseudo expiration date corresponding to the actual financial account; and

receiving the first pseudo expiration date from the second entity through the electronic network in association with the purchase;

wherein the transmitting the authorization for payment is further responsive to the computer system authenticating the first pseudo expiration date;

wherein the purchase is performed without the second entity receiving the actual expiration date.

173. (New) The computer-readable medium of claim 162, wherein the method further comprises

storing an actual address of the first entity, wherein the purchase is performed without the second entity receiving the actual address.

174. (New) The method of claim 87, wherein the actual financial account is a frequent-user account of the first entity with a third entity.

175. (New) The computer system of claim 150, wherein the actual financial account is a frequent-user account of the first entity with a third entity.